

## Office of Insurance Commissioner

## 2002 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of  
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

| Rank | Group Name                         | NAIC<br>Code | DOM | Direct<br>Premiums<br>Written | Market<br>Share | Direct<br>Premiums<br>Earned | Direct<br>Losses<br>Incurred | Loss<br>Ratio(1) |
|------|------------------------------------|--------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| 1    | ZURICH INS GRP                     |              |     |                               |                 |                              |                              |                  |
|      | American Federation Ins Co         | 43699        | FL  | \$1,965                       | 0.03%           | \$1,785                      | \$878                        | 49.17%           |
|      | American Guarantee & Liability Ins | 26247        | NY  | \$13,416                      | 0.20%           | \$11,512                     | (\$3,942)                    | (34.24)%         |
|      | American Zurich Ins Co             | 40142        | IL  | \$1,122                       | 0.02%           | \$551                        | (\$18)                       | (3.33)%          |
|      | Assurance Co Of Amer               | 19305        | NY  | \$18,778                      | 0.28%           | \$17,642                     | \$15,422                     | 87.41%           |
|      | Centre Ins Co                      | 34649        | DE  | \$448                         | 0.01%           | \$207                        | \$114                        | 54.91%           |
|      | Colonial American Cas & Surety Co  | 34347        | MD  | \$2,233                       | 0.03%           | \$2,388                      | \$710                        | 29.74%           |
|      | Empire Fire & Marine Ins Co        | 21326        | NE  | \$6,220                       | 0.09%           | \$5,068                      | \$1,970                      | 38.88%           |
|      | Farmers Ins Co Of WA               | 21644        | WA  | \$476,655                     | 7.09%           | \$468,466                    | \$268,000                    | 57.21%           |
|      | Farmers Ins Exch                   | 21652        | CA  | \$35,892                      | 0.53%           | \$32,919                     | \$16,125                     | 48.98%           |
|      | Fidelity & Deposit Co Of MD        | 39306        | MD  | \$11,711                      | 0.17%           | \$11,635                     | \$3,789                      | 32.57%           |
|      | Foremost Ins Co                    | 11185        | MI  | \$10,584                      | 0.16%           | \$7,782                      | \$2,411                      | 30.98%           |
|      | Foremost Property & Cas Ins Co     | 11800        | MI  | \$3,699                       | 0.06%           | \$3,770                      | \$1,562                      | 41.42%           |
|      | Foremost Signature Ins Co          | 41513        | MI  | \$21,545                      | 0.32%           | \$20,125                     | \$9,508                      | 47.24%           |
|      | Maryland Cas Co                    | 19356        | MD  | \$9,519                       | 0.14%           | \$13,355                     | \$23,805                     | 178.25%          |
|      | Mid-Century Ins Co                 | 21687        | CA  | \$68,724                      | 1.02%           | \$68,395                     | \$37,476                     | 54.79%           |
|      | Northern Ins Co Of NY              | 19372        | NY  | \$11,384                      | 0.17%           | \$14,222                     | \$8,784                      | 61.76%           |
|      | Truck Ins Exch                     | 21709        | CA  | \$27,640                      | 0.41%           | \$23,393                     | \$12,708                     | 54.32%           |
|      | Universal Underwriters Ins Co      | 41181        | KS  | \$23,700                      | 0.35%           | \$21,857                     | \$14,047                     | 64.27%           |
|      | Valiant Ins Co                     | 26611        | IA  | \$6,694                       | 0.10%           | \$6,750                      | \$5,519                      | 81.77%           |
|      | Zurich American Ins Co             | 16535        | NY  | \$37,768                      | 0.56%           | \$26,713                     | \$30,091                     | 112.65%          |
|      | Group Totals                       |              |     | \$789,699                     | 11.75%          | \$758,536                    | \$448,958                    | 59.25%           |
| 2    | STATE FARM IL                      |              |     |                               |                 |                              |                              |                  |
|      | State Farm Fire And Cas Co         | 25143        | IL  | \$269,010                     | 4.00%           | \$258,843                    | \$155,664                    | 60.14%           |
|      | State Farm Mut Auto Ins Co         | 25178        | IL  | \$441,211                     | 6.56%           | \$434,463                    | \$325,478                    | 74.91%           |
|      | Group Totals                       |              |     | \$710,221                     | 10.57%          | \$693,306                    | \$481,142                    | 69.34%           |
| 3    | SAFECO INS GRP                     |              |     |                               |                 |                              |                              |                  |
|      | American Economy Ins Co            | 19690        | IN  | \$57,615                      | 0.86%           | \$56,858                     | \$27,780                     | 48.86%           |
|      | American States Ins Co             | 19704        | IN  | \$110,085                     | 1.64%           | \$100,103                    | \$47,075                     | 47.03%           |
|      | American States Preferred Ins Co   | 37214        | IN  | \$15,969                      | 0.24%           | \$12,413                     | \$8,668                      | 69.83%           |
|      | First Natl Ins Co Of Amer          | 24724        | WA  | \$42,241                      | 0.63%           | \$44,350                     | \$23,335                     | 52.62%           |
|      | General Ins Co Of Amer             | 24732        | WA  | \$36,159                      | 0.54%           | \$37,920                     | \$22,939                     | 60.49%           |
|      | Safeco Ins Co Of Amer              | 24740        | WA  | \$146,947                     | 2.19%           | \$149,728                    | \$76,664                     | 51.20%           |
|      | Safeco Ins Co Of IL                | 39012        | IL  | \$186,421                     | 2.77%           | \$186,766                    | \$119,889                    | 64.19%           |
|      | Group Totals                       |              |     | \$595,436                     | 8.86%           | \$588,139                    | \$326,351                    | 55.49%           |

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|------|------------------------------------|--------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| 4    | ALLSTATE INS GRP                   |              |     |                               |                 |                              |                              |                  |
|      | Allstate Ind Co                    | 19240        | IL  | \$98,346                      | 1.46%           | \$93,408                     | \$59,295                     | 63.48%           |
|      | Allstate Ins Co                    | 19232        | IL  | \$348,711                     | 5.19%           | \$353,303                    | \$231,768                    | 65.60%           |
|      | Allstate Prop & Cas Ins Co         | 17230        | IL  | \$18,255                      | 0.27%           | \$13,210                     | \$8,451                      | 63.98%           |
|      | Deerbrook Ins Co                   | 37907        | IL  | \$792                         | 0.01%           | \$837                        | \$574                        | 68.63%           |
|      | First Colonial Ins Co              | 29980        | FL  | \$66                          | 0.00%           | \$9                          | \$5                          | 51.17%           |
|      | Northbrook Ind Co                  | 36455        | IL  | \$407                         | 0.01%           | \$73                         | \$75                         | 103.83%          |
|      | Group Totals                       |              |     | \$466,577                     | 6.94%           | \$460,839                    | \$300,169                    | 65.14%           |
| 5    | PUBLIC EMPLOYEES                   |              |     |                               |                 |                              |                              |                  |
|      | Pemco Ins Co                       | 18805        | WA  | \$72,828                      | 1.08%           | \$72,094                     | \$49,763                     | 69.03%           |
|      | Pemco Mut Ins Co                   | 24341        | WA  | \$216,468                     | 3.22%           | \$210,486                    | \$127,044                    | 60.36%           |
|      | Group Totals                       |              |     | \$289,297                     | 4.30%           | \$282,579                    | \$176,807                    | 62.57%           |
| 6    | UNITED SERVICES AUTOMOBILE ASN GRP |              |     |                               |                 |                              |                              |                  |
|      | United Services Auto Assoc         | 25941        | TX  | \$135,682                     | 2.02%           | \$132,194                    | \$80,622                     | 60.99%           |
|      | USAA Cas Ins Co                    | 25968        | TX  | \$90,434                      | 1.35%           | \$87,854                     | \$56,443                     | 64.25%           |
|      | USAA General Ind Co                | 18600        | TX  | \$7,978                       | 0.12%           | \$7,609                      | \$3,425                      | 45.02%           |
|      | Group Totals                       |              |     | \$234,094                     | 3.48%           | \$227,656                    | \$140,491                    | 61.71%           |
| 7    | PROGRESSIVE GRP                    |              |     |                               |                 |                              |                              |                  |
|      | National Continental Ins Co        | 10243        | NY  | \$298                         | 0.00%           | \$328                        | \$744                        | 226.49%          |
|      | Progressive American Ins Co        | 24252        | FL  | \$33,741                      | 0.50%           | \$31,463                     | \$17,751                     | 56.42%           |
|      | Progressive Cas Ins Co             | 24260        | OH  | \$28,198                      | 0.42%           | \$25,030                     | \$15,309                     | 61.16%           |
|      | Progressive Classic Ins Co         | 42994        | WI  | \$8,498                       | 0.13%           | \$9,356                      | \$5,528                      | 59.08%           |
|      | Progressive Halcyon Ins Co         | 16322        | OH  | \$7,826                       | 0.12%           | \$7,511                      | \$5,220                      | 69.50%           |
|      | Progressive Max Ins Co             | 24279        | OH  | \$11,272                      | 0.17%           | \$5,546                      | \$2,975                      | 53.65%           |
|      | Progressive Northern Ins Co        | 38628        | WI  | \$32,847                      | 0.49%           | \$31,514                     | \$17,364                     | 55.10%           |
|      | Progressive Northwestern Ins Co    | 42919        | WA  | \$38,379                      | 0.57%           | \$36,998                     | \$18,669                     | 50.46%           |
|      | Progressive Preferred Ins Co       | 37834        | OH  | \$29,061                      | 0.43%           | \$30,697                     | \$20,376                     | 66.38%           |
|      | Progressive Specialty Ins Co       | 32786        | OH  | \$8,937                       | 0.13%           | \$9,638                      | \$6,827                      | 70.83%           |
|      | Progressive West Ins Co            | 27804        | CA  | \$11,096                      | 0.17%           | \$12,605                     | \$9,349                      | 74.17%           |
|      | United Fncl Cas Co                 | 11770        | OH  | \$135                         | 0.00%           | \$48                         | \$6                          | 11.84%           |
|      | Group Totals                       |              |     | \$210,287                     | 3.13%           | \$200,735                    | \$120,119                    | 59.84%           |

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|---------------------------------------|-------------------------------------|--------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| <b>8 AMERICAN INTRNL GRP</b>          |                                     |              |     |                               |                 |                              |                              |                  |
|                                       | 21st Century Ins Co                 | 12963        | CA  | \$5,809                       | 0.09%           | \$6,362                      | \$5,506                      | 86.55%           |
|                                       | AIU Ins Co                          | 19399        | NY  | \$15,606                      | 0.23%           | \$15,348                     | \$11,513                     | 75.02%           |
|                                       | American General Ind Co             | 24376        | NE  | \$4                           | 0.00%           | \$2                          | \$0                          | 5.12%            |
|                                       | American Home Assur Co              | 19380        | NY  | \$29,806                      | 0.44%           | \$25,526                     | \$20,318                     | 79.60%           |
|                                       | American Intl Ins Co                | 32220        | NY  | \$2,988                       | 0.04%           | \$2,223                      | \$977                        | 43.97%           |
|                                       | American Intl Pacific Ins           | 23795        | CO  | \$59                          | 0.00%           | \$72                         | (\$151)                      | (209.52)%        |
|                                       | Birmingham Fire Ins Co Of PA        | 19402        | PA  | \$263                         | 0.00%           | \$205                        | \$131                        | 63.61%           |
|                                       | Commerce & Industry Ins Co          | 19410        | NY  | \$704                         | 0.01%           | \$1,206                      | \$664                        | 55.01%           |
|                                       | Granite State Ins Co                | 23809        | PA  | \$2,550                       | 0.04%           | \$2,021                      | \$2,587                      | 127.98%          |
|                                       | Hartford Steam Boil Inspec & Ins Co | 11452        | CT  | \$7,196                       | 0.11%           | \$6,818                      | \$2,009                      | 29.46%           |
|                                       | Illinois Natl Ins Co                | 23817        | IL  | \$23,978                      | 0.36%           | \$21,951                     | \$13,529                     | 61.63%           |
|                                       | Insurance Co Of The State Of PA     | 19429        | PA  | \$13,152                      | 0.20%           | \$12,722                     | \$9,925                      | 78.02%           |
|                                       | National Union Fire Ins Co Of Pitts | 19445        | PA  | \$61,106                      | 0.91%           | \$65,094                     | \$64,061                     | 98.41%           |
|                                       | New Hampshire Ind Co Inc            | 23833        | PA  | \$6,273                       | 0.09%           | \$5,628                      | \$3,579                      | 63.59%           |
|                                       | New Hampshire Ins Co                | 23841        | PA  | \$2,866                       | 0.04%           | \$3,606                      | \$3,016                      | 83.63%           |
|                                       | United Gty Residential Ins Co       | 15873        | NC  | \$22,906                      | 0.34%           | \$23,071                     | \$4,430                      | 19.20%           |
|                                       | United Gty Residential Ins Co Of NC | 16667        | NC  | \$216                         | 0.00%           | \$252                        | \$21                         | 8.40%            |
|                                       | United Guaranty Mtg Indem Co        | 26999        | NC  | \$345                         | 0.01%           | \$349                        | \$20                         | 5.61%            |
|                                       | Yosemite Ins Co                     | 26220        | IN  | \$1                           | 0.00%           | \$1                          | (\$121)                      | (11553.19)%      |
|                                       | Group Totals                        |              |     | \$195,828                     | 2.91%           | \$192,458                    | \$142,013                    | 72.91%           |
| <b>9 MUTUAL OF ENUMCLAW</b>           |                                     |              |     |                               |                 |                              |                              |                  |
|                                       | Mutual Of Enumclaw Ins Co           | 14761        | WA  | \$177,740                     | 2.64%           | \$172,316                    | \$120,625                    | 70.00%           |
|                                       | Group Totals                        |              |     | \$177,740                     | 2.64%           | \$172,316                    | \$120,625                    | 70.00%           |
| <b>10 HARTFORD FIRE &amp; CAS GRP</b> |                                     |              |     |                               |                 |                              |                              |                  |
|                                       | Hartford Accid & Ind Co             | 22357        | CT  | \$5,750                       | 0.09%           | \$6,334                      | \$4,750                      | 75.00%           |
|                                       | Hartford Cas Ins Co                 | 29424        | IN  | \$23,083                      | 0.34%           | \$21,097                     | \$11,119                     | 52.70%           |
|                                       | Hartford Fire In Co                 | 19682        | CT  | \$26,228                      | 0.39%           | \$23,320                     | \$12,113                     | 51.94%           |
|                                       | Hartford Ins Co Of The Midwest      | 37478        | IN  | \$22,948                      | 0.34%           | \$23,046                     | \$11,685                     | 50.70%           |
|                                       | Hartford Underwriters Ins Co        | 30104        | CT  | \$62,363                      | 0.93%           | \$61,862                     | \$38,770                     | 62.67%           |
|                                       | Omni Ind Co                         | 34940        | IL  | \$592                         | 0.01%           | \$223                        | \$117                        | 52.42%           |
|                                       | Omni Ins Co                         | 39098        | IL  | \$5,215                       | 0.08%           | \$3,846                      | \$2,346                      | 61.01%           |
|                                       | Property & Cas Ins Co Of Hartford   | 34690        | IN  | \$15,305                      | 0.23%           | \$9,607                      | \$7,900                      | 82.23%           |
|                                       | Trumbull Ins Co                     | 27120        | CT  | \$6,759                       | 0.10%           | \$6,248                      | \$4,331                      | 69.32%           |
|                                       | Twin City Fire Ins Co Co            | 29459        | IN  | \$8,835                       | 0.13%           | \$8,632                      | (\$126)                      | (1.45)%          |
|                                       | Group Totals                        |              |     | \$177,077                     | 2.63%           | \$164,216                    | \$93,006                     | 55.31%           |

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|------|---------------------|--------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
|      | Top Group Totals    |              |     | \$3,846,256                   | 57.22%          | \$3,740,780                  | \$2,349,679                  | 62.81%           |
|      | All Other Companies |              |     | \$2,875,393                   | 42.78%          | \$2,747,625                  | \$1,634,417                  | 59.48%           |
|      | Totals              |              |     | \$6,721,650                   | 100.00%         | \$6,488,405                  | \$3,984,097                  | 61.40%           |

(1) Excluding all Loss Adjustment Expenses (LAE)